

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
JAIME B DEGUZMAN § Case No. 16-17165  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Miriam R. Stein, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

|  |  |
|--|--|
| Assets Abandoned: 0.00<br>(Without deducting any secured claims) | Assets Exempt: 30,220.00                         |
| Total Distributions to Claimants: 11,527.75                      | Claims Discharged<br>Without Payment: 278,328.09 |
| Total Expenses of Administration: 8,472.25                       |  |

3) Total gross receipts of \$ 20,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 20,000.00 from the liquidation of the property of the estate, which was distributed as follows:

|  | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS<br>PAID |
|--|---------------------|--------------------|-------------------|----------------|
| SECURED CLAIMS<br>(from <b>Exhibit 3</b> )   | \$ 225,949.00       | \$ 0.00            | \$ 0.00           | \$ 0.00        |
| PRIORITY CLAIMS:<br>CHAPTER 7 ADMIN. FEES<br>AND CHARGES<br>(from <b>Exhibit 4</b> ) | NA                  | 8,472.25           | 8,472.25          | 8,472.25       |
| PRIOR CHAPTER<br>ADMIN. FEES AND<br>CHARGES (from <b>Exhibit 5</b> )                 | NA                  | NA                 | NA                | NA             |
| PRIORITY UNSECURED<br>CLAIMS (from <b>Exhibit 6</b> )                                | NA                  | 0.00               | 0.00              | 0.00           |
| GENERAL UNSECURED<br>CLAIMS (from <b>Exhibit 7</b> )                                 | 62,800.00           | 19,119.84          | 19,119.84         | 11,527.75      |
| <b>TOTAL DISBURSEMENTS</b>   | \$ 288,749.00       | \$ 27,592.09       | \$ 27,592.09      | \$ 20,000.00   |

4) This case was originally filed under chapter 7 on 05/21/2016 . The case was pending for 18 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/09/2017 By: /s/Miriam R. Stein

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

| DESCRIPTION   | UNIFORM<br>TRAN. CODE <sup>1</sup> | \$ AMOUNT<br>RECEIVED |
|---|------------------------------------|-----------------------|
| 11120 LANCASTER ST.<br>WESTCHESTER IL 60154-0000 COOK | 1110-000                           | 20,000.00             |
| <b>TOTAL GROSS RECEIPTS</b>                           |                                    | <b>\$ 20,000.00</b>   |

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

| PAYEE   | DESCRIPTION | UNIFORM<br>TRAN. CODE | \$ AMOUNT<br>PAID |
|---|-------------|-----------------------|-------------------|
| NA  |             | NA                    | NA                |
| <b>TOTAL FUNDS PAID TO DEBTOR &amp;<br/>THIRD PARTIES</b> |             |                       | <b>\$ NA</b>      |

**EXHIBIT 3 – SECURED CLAIMS**

| CLAIM NO.                   | CLAIMANT  | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form 6D) | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS PAID    |
|-----------------------------|---|--------------------------|---------------------------------------|--------------------|-------------------|----------------|
|                             | Firstkey Mortgage, 4<br>International Dr Rye Brook,<br>NY 10573 |                          | 225,949.00                            | NA                 | NA                | 0.00           |
| <b>TOTAL SECURED CLAIMS</b> |   |                          | <b>\$ 225,949.00</b>                  | <b>\$ 0.00</b>     | <b>\$ 0.00</b>    | <b>\$ 0.00</b> |

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

| PAYEE  | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED  | CLAIMS PAID        |
|--|--------------------------|---------------------|--------------------|--------------------|--------------------|
| Miriam R. Stein                                    | 2100-000                 | NA                  | 2,750.00           | 2,750.00           | 2,750.00           |
| ZANE L. ZIELINSKI                                  | 3210-000                 | NA                  | 2,975.00           | 2,975.00           | 2,975.00           |
| ZANE L. ZIELINSKI                                  | 3220-000                 | NA                  | 31.45              | 31.45              | 31.45              |
| Alan D. Lasko & Associates P. C.                   | 3410-000                 | NA                  | 2,198.00           | 2,198.00           | 2,198.00           |
| Alan D. Lasko & Associates P. C.                   | 3420-000                 | NA                  | 17.80              | 17.80              | 17.80              |
| ADAM WOLVERTON                                     | 3510-000                 | NA                  | 500.00             | 500.00             | 500.00             |
| <b>TOTAL CHAPTER 7 ADMIN. FEES<br/>AND CHARGES</b> |                          | <b>\$ NA</b>        | <b>\$ 8,472.25</b> | <b>\$ 8,472.25</b> | <b>\$ 8,472.25</b> |

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

| PAYEE  | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS PAID  |
|--|--------------------------|---------------------|--------------------|-------------------|--------------|
| NA   | NA                       | NA                  | NA                 | NA                | NA           |
| <b>TOTAL PRIOR CHAPTER ADMIN.<br/>FEES AND CHARGES</b> |                          | <b>\$ NA</b>        | <b>\$ NA</b>       | <b>\$ NA</b>      | <b>\$ NA</b> |

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

| CLAIM NO. | CLAIMANT | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form<br>6E) | CLAIMS<br>ASSERTED<br>(from Proofs of<br>Claim) | CLAIMS<br>ALLOWED | CLAIMS PAID |
|-----------|----------|--------------------------|--|---|-------------------|-------------|
|           |          |                          | 0.00                                     | NA  | NA                | 0.00        |

| CLAIM NO.                          | CLAIMANT | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form<br>6E) | CLAIMS<br>ASSERTED<br>(from Proofs of<br>Claim) | CLAIMS<br>ALLOWED | CLAIMS PAID |
|------------------------------------|----------|--------------------------|--|---|-------------------|-------------|
| TOTAL PRIORITY UNSECURED<br>CLAIMS |          |                          | \$ NA                                    | \$ 0.00   | \$ 0.00           | \$ 0.00     |

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

| CLAIM NO. | CLAIMANT   | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form<br>6F) | CLAIMS<br>ASSERTED<br>(from Proofs of<br>Claim) | CLAIMS<br>ALLOWED | CLAIMS PAID |
|-----------|--|--------------------------|--|---|-------------------|-------------|
|           | Cap1/Mnrds, 26525 N<br>Riverwoods Blvd Mettawa, IL<br>60045              |                          | 1,049.00                                 | NA  | NA                | 0.00        |
|           | Cbna, Po Box 6497 Sioux<br>Falls, SD 57117                               |                          | 3,337.00                                 | NA  | NA                | 0.00        |
|           | Chase Card, Po Box 15298<br>Wilmington, DE 19850                         |                          | 3,511.00                                 | NA  | NA                | 0.00        |
|           | Chase Card, Po Box 15298<br>Wilmington, DE 19850                         |                          | 11,816.00                                | NA  | NA                | 0.00        |
|           | Lending Club Corp, 71<br>Stevenson St Ste 300 San<br>Francisco, CA 94105 |                          | 5,566.00                                 | NA  | NA                | 0.00        |
|           | Lending Club Corp, 71<br>Stevenson St Ste 300 San<br>Francisco, CA 94105 |                          | 9,230.00                                 | NA  | NA                | 0.00        |

| CLAIM NO.                                 | CLAIMANT   | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form<br>6F) | CLAIMS<br>ASSERTED<br>(from Proofs of<br>Claim) | CLAIMS<br>ALLOWED   | CLAIMS PAID         |
|---|--|--------------------------|--|---|---------------------|---------------------|
|   | Prosper Marketplace In, 101<br>2nd St Fl 15 San Francisco,<br>CA 94105 |                          | 10,278.00                                | NA  | NA                  | 0.00                |
| 3   | AMERICAN INFOSOURCE<br>LP AS AGENT FOR                                 | 7100-000                 | 1,959.00                                 | 1,994.07  | 1,994.07            | 1,202.27            |
| 2   | CAPITAL ONE BANK<br>(USA), N.A.  | 7100-000                 | 2,577.00                                 | 2,577.73  | 2,577.73            | 1,554.17            |
| 4   | CAVALRY SPV I, LLC.  | 7100-000                 | 1,806.00                                 | 1,049.47  | 1,049.47            | 632.75              |
| 1   | COMMERCE BANK  | 7100-000                 | NA                                       | 1,826.43  | 1,826.43            | 1,101.19            |
| 6   | PORTFOLIO RECOVERY<br>ASSOCIATES, LLC                                  | 7100-000                 | 2,981.00                                 | 2,981.00  | 2,981.00            | 1,797.31            |
| 7   | PORTFOLIO RECOVERY<br>ASSOCIATES, LLC                                  | 7100-000                 | 2,253.00                                 | 2,253.69  | 2,253.69            | 1,358.79            |
| 5   | PYOD, LLC ITS<br>SUCCESSORS AND<br>ASSIGNS AS ASSIGNEE                 | 7100-000                 | 6,437.00                                 | 6,437.45  | 6,437.45            | 3,881.27            |
| <b>TOTAL GENERAL UNSECURED<br/>CLAIMS</b> |  |                          | <b>\$ 62,800.00</b>                      | <b>\$ 19,119.84</b>                             | <b>\$ 19,119.84</b> | <b>\$ 11,527.75</b> |

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No: 16-17165 CAD Judge: Carol A. Doyle Trustee Name: Miriam R. Stein  
Case Name: JAIME B DEGUZMAN Date Filed (f) or Converted (c): 05/21/2016 (f)  
341(a) Meeting Date: 06/17/2016  
For Period Ending: 11/09/2017 Claims Bar Date: 10/05/2016

| 1  | 2                                  | 3  | 4   | 5                                       | 6   |
|--|------------------------------------|--|---|---|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property)      | Petition/<br>Unscheduled<br>Values | Est Net Value<br>(Value Determined by<br>Trustee, Less Liens,<br>Exemptions,<br>and Other Costs) | Property Formally<br>Abandoned<br>OA=554(a) | Sale/Funds<br>Received by<br>the Estate | Asset Fully<br>Administered (FA)/<br>Gross Value of Remaining<br>Assets |
| 1. 11120 LANCASTER ST.<br>WESTCHESTER IL 60154-0000 COOK           | 225,000.00                         | 225,000.00   |   | 20,000.00                               | FA  |
| 2. 2002 MERCEDES BENZ MILEAGE: 126,000                             | 3,000.00                           | 0.00   |   | 0.00                                    | FA  |
| 3. FURNITURE - DINING ROOM TABLE AND CHAIRS, LIVING<br>ROOM SET, B | 1,500.00                           | 0.00   |   | 0.00                                    | FA  |
| 4. CASH  | 120.00                             | 0.00   |   | 0.00                                    | FA  |
| 5. CHECKING ACCOUNT - TCF  | 600.00                             | 0.00   |   | 0.00                                    | FA  |
| 6. LOYOLA 401K   | 25,000.00                          | 0.00   |   | 0.00                                    | FA  |

|                                   |              |              |                                   |        |
|-----------------------------------|--------------|--------------|-----------------------------------|--------|
|                                   |              |              | Gross Value of Remaining Assets   |        |
| TOTALS (Excluding Unknown Values) | \$255,220.00 | \$225,000.00 | \$20,000.00                       | \$0.00 |
|                                   |              |              | (Total Dollar Amount in Column 6) |        |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee sold right, title and interest in real estate to Debtor for \$20,000. Trustee to prepare final report.

Initial Projected Date of Final Report (TFR): 09/15/2017

Current Projected Date of Final Report (TFR): 09/15/2017

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-17165  
Case Name: JAIME B DEGUZMAN

Trustee Name: Miriam R. Stein  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8804  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8626  
For Period Ending: 11/09/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

| 1                | 2                  | 3   | 4  |                    | 5             | 6                  | 7                       |
|------------------|--------------------|---|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From   | Description of Transaction   | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 02/09/17         | 1                  | Jaime DeGuzman  | Sale of real estate - Order dated 2/22/17<br>Sale of Trustee's right, title and interest in Debtor's residence | 1110-000           | \$20,000.00   |                    | \$20,000.00             |
| 02/28/17         | 101                | Adam Wolverton<br>Berkshire Hathaway<br>550 Pennsylvania Avenue<br>Glen Ellyn, IL 60137     | Brokers Commission - Order dated 2/22/17   | 3510-000           |               | \$500.00           | \$19,500.00             |
| 05/16/17         | 102                | LAW OFFICES OF ZANE L. ZIELINSKI<br>6336 N. CICERO AVE., SUITE 201<br>CHICAGO, IL 60646     | ORDER DATED 5/4/17<br>Printed multiple times due to issues with printer. Paper jams.                           |                    |               | \$3,006.45         | \$16,493.55             |
|                  |                    | ZANE L. ZIELINSKI   | (\$2,975.00)   | 3210-000           |               |                    |                         |
|                  |                    | ZANE L. ZIELINSKI   | (\$31.45)  | 3220-000           |               |                    |                         |
| 09/11/17         | 103                | Miriam R. Stein<br>30 South Wacker Drive<br>Suite 2600<br>Chicago, IL 60606                 | Final distribution representing a payment of 100.00 % per court order.   | 2100-000           |               | \$2,750.00         | \$13,743.55             |
| 09/11/17         | 104                | Alan D. Lasko & Associates P. C.<br>205 W. Randolph Street, Suite 1150<br>Chicago, IL 60606 | Distribution   |                    |               | \$2,215.80         | \$11,527.75             |
|                  |                    | Alan D. Lasko & Associates P. C.  | Final distribution representing a payment of 100.00 % per court order.   | (\$2,198.00)       | 3410-000      |                    |                         |
|                  |                    | Alan D. Lasko & Associates P. C.  | Final distribution representing a payment of 100.00 % per court order.   | (\$17.80)          | 3420-000      |                    |                         |
| 09/11/17         | 105                | COMMERCE BANK<br>P O BOX 419248<br>KCREC-10<br>KANSAS CITY, MO 64141-6248                   | Final distribution to claim 1 representing a payment of 60.29 % per court order.                               | 7100-000           |               | \$1,101.19         | \$10,426.56             |
| 09/11/17         | 106                | CAPITAL ONE BANK (USA), N.A.<br>PO BOX 71083<br>CHARLOTTE, NC 28272-1083                    | Final distribution to claim 2 representing a payment of 60.29 % per court order.                               | 7100-000           |               | \$1,554.17         | \$8,872.39              |

Page Subtotals:

\$20,000.00

\$11,127.61



## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-17165  
Case Name: JAIME B DEGUZMAN

Trustee Name: Miriam R. Stein  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX8804  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX8626  
For Period Ending: 11/09/2017

Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

| 1                | 2                  | 3  | 4  |                    | 5             | 6                  | 7                       |
|------------------|--------------------|--|--|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From  | Description of Transaction   | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 09/11/17         | 107                | AMERICAN INFOSOURCE LP AS AGENT FOR TD BANK, USA<br>PO BOX 248866<br>OKLAHOMA CITY, OK 73124-8866  | Final distribution to claim 3 representing a payment of 60.29 % per court order. | 7100-000           |               | \$1,202.27         | \$7,670.12              |
| 09/11/17         | 108                | CAVALRY SPV I, LLC.<br>C/O BASS & ASSOCIATES, P.C.<br>3936 E. FT. LOWELL RD., SUITE #200<br>TUCSON, AZ 85712                             | Final distribution to claim 4 representing a payment of 60.29 % per court order. | 7100-000           |               | \$632.75           | \$7,037.37              |
| 09/11/17         | 109                | PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE OF CITIBANK, N.A.<br>RESURGENT CAPITAL SERVICES<br>PO BOX 19008<br>GREENVILLE, SC 29602 | Final distribution to claim 5 representing a payment of 60.29 % per court order. | 7100-000           |               | \$3,881.27         | \$3,156.10              |
| 09/11/17         | 110                | PORTFOLIO RECOVERY ASSOCIATES, LLC<br>SUCCESSOR TO SYNCHRONY BANK (H H GREGG)<br>POB 41067<br>NORFOLK, VA 23541                          | Final distribution to claim 6 representing a payment of 60.29 % per court order. | 7100-000           |               | \$1,797.31         | \$1,358.79              |
| 09/11/17         | 111                | PORTFOLIO RECOVERY ASSOCIATES, LLC<br>SUCCESSOR TO SYNCHRONY BANK (LOWE"S)<br>POB 41067<br>NORFOLK, VA 23541                             | Final distribution to claim 7 representing a payment of 60.29 % per court order. | 7100-000           |               | \$1,358.79         | \$0.00                  |

|                           |             |             |
|---------------------------|-------------|-------------|
| COLUMN TOTALS             | \$20,000.00 | \$20,000.00 |
| Less: Bank Transfers/CD's | \$0.00      | \$0.00      |
| Subtotal                  | \$20,000.00 | \$20,000.00 |
| Less: Payments to Debtors | \$0.00      | \$0.00      |
| Net                       | \$20,000.00 | \$20,000.00 |

Page Subtotals: \$0.00 \$8,872.39

## Exhibit 9

| TOTAL OF ALL ACCOUNTS      |                              |                                |                     |
|----------------------------|------------------------------|--------------------------------|---------------------|
|                            | NET DEPOSITS                 | NET DISBURSEMENTS              | ACCOUNT BALANCE     |
| XXXXXX8804 - Checking      | \$20,000.00                  | \$20,000.00                    | \$0.00              |
|                            | \$20,000.00                  | \$20,000.00                    | \$0.00              |
|                            | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00                       |                                |                     |
| Total Net Deposits:        | \$20,000.00                  |                                |                     |
| Total Gross Receipts:      | \$20,000.00                  |                                |                     |

Page Subtotals:

\$0.00

\$0.00